Case 09-20740 Doc 1 Filed 06/06/09 Entered 06/06/09 18:57:44 Desc Main Document Page 1 of 49

United States Bankruptcy Court Northern District of Illinois							Voluntary Petition
Name of Debtor (if individual, enter Last, First, Middle):  Melendez, Jesus S			Name of Joint Debtor (Spouse) (Last, First, Middle):  De Melendez, Dinora Flamenco				
All Other Names used by the Debtor in the last (include married, maiden, and trade names):	8 years					Joint Debtor i trade names)	in the last 8 years :
Last four digits of Soc. Sec. or Individual-Taxpa (if more than one, state all)	ayer I.D. (ITIN) No./Con		(if more	ir digits of than one, s	tate all)	r Individual-7	Faxpayer I.D. (ITIN) No./Complete EIN
Street Address of Debtor (No. and Street, City, a Unit # 8 2408 Algonquin Road Rolling Meadows, IL		ZIP Code <b>008</b>	Street A Unit 240	address of t # 8 8 Algon		·	reet, City, and State):  ZIP Code  60008
County of Residence or of the Principal Place of Cook			County		nce or of the	Principal Pla	ace of Business:
Mailing Address of Debtor (if different from str	eet address):	Ī	Mailing	Address	of Joint Debt	tor (if differen	nt from street address):
	<del></del>	ZIP Code					ZIP Code
Location of Principal Assets of Business Debtor (if different from street address above):	-	•					-
Type of Debtor (Form of Organization) (Check one box)  ■ Individual (includes Joint Debtors) See Exhibit D on page 2 of this form.  □ Corporation (includes LLC and LLP) □ Partnership □ Other (If debtor is not one of the above entities, check this box and state type of entity below.)	Nature of H (Check on   Health Care Busine   Single Asset Real   in 11 U.S.C. § 101   Railroad   Stockbroker   Commodity Broke   Clearing Bank   Other   Tax-Exemp (Check box, if   Debtor is a tax-exeunder Title 26 of the	e box) ess Estate as defin (51B) er  ot Entity applicable) empt organiza he United Sta	ned	defined	the I er 7 er 9 er 11 er 12 er 13 er primarily co	Petition is Fi	
Filing Fee (Check or  Full Filing Fee attached  Filing Fee to be paid in installments (applica attach signed application for the court's cons is unable to pay fee except in installments. R  Filing Fee waiver requested (applicable to clattach signed application for the court's constant.	able to individuals only). ideration certifying that tule 1006(b). See Official hapter 7 individuals only	. Must the debtor Form 3A.	Check of Check in Check at Che	one box: Debtor is a Debtor is a f: Debtor's a to insiders all applica A plan is b Acceptance	a small busin not a small b aggregate nor s or affiliates) ble boxes: being filed w	Chapter 11 less debtor as usiness debtor acontingent li ) are less than ith this petition were solicit	Debtors defined in 11 U.S.C. § 101(51D). or as defined in 11 U.S.C. § 101(51D). iquidated debts (excluding debts owed a \$2,190,000.
Statistical/Administrative Information  ☐ Debtor estimates that funds will be available ☐ Debtor estimates that, after any exempt prop there will be no funds available for distribution	erty is excluded and adr	ministrative ex		paid,		THIS	SPACE IS FOR COURT USE ONLY
1- 50- 100- 200-	1,000- 5,001- 10 5,000 10,000 25	]	001-	50,001- 100,000	OVER 100,000		
\$0 to \$50,001 to \$100,001 to \$500,001 \$50,000 \$100,000 \$500,000 to \$1	to \$10 to \$50 to	50,000,001 \$100, \$100 to \$50 illion millio	,000,001 S	\$500,000,001 to \$1 billion			
\$0 to \$50,001 to \$100,001 to \$500,001 \$50,000 \$100,000 \$500,000 to \$1	to \$10 to \$50 to		,000,001 S	\$500,000,001 to \$1 billion			

Case 09-20740 Doc 1 Filed 06/06/09 Entered 06/06/09 18:57:44 Desc Main Document Page 2 of 49

Page 2 Name of Debtor(s): Voluntary Petition Melendez, Jesus S De Melendez, Dinora Flamenco (This page must be completed and filed in every case) All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet) Location Case Number: Date Filed: Where Filed: - None -Location Case Number: Date Filed: Where Filed: Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet) Name of Debtor: Case Number: Date Filed: - None -District: Relationship: Judge: Exhibit B Exhibit A (To be completed if debtor is an individual whose debts are primarily consumer debts.) (To be completed if debtor is required to file periodic reports (e.g., I, the attorney for the petitioner named in the foregoing petition, declare that I forms 10K and 10Q) with the Securities and Exchange Commission have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 under each such chapter. I further certify that I delivered to the debtor the notice and is requesting relief under chapter 11.) required by 11 U.S.C. §342(b). ☐ Exhibit A is attached and made a part of this petition. X /s/ Arturo P Gonzalez June 6, 2009 Signature of Attorney for Debtor(s) (Date) Arturo P Gonzalez 6192140 Exhibit C Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? Yes, and Exhibit C is attached and made a part of this petition. No. Exhibit D (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) Exhibit D completed and signed by the debtor is attached and made a part of this petition. If this is a joint petition: ■ Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition. Information Regarding the Debtor - Venue (Check any applicable box) Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. П Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District. Certification by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes) Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.) (Name of landlord that obtained judgment) (Address of landlord) Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition. Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(1)).

B1 (Official Form 1)(1/08) Page 3

## **Voluntary Petition**

(This page must be completed and filed in every case)

#### Signatures

#### Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

### X /s/ Jesus S Melendez

Signature of Debtor Jesus S Melendez

### X /s/ Dinora Flamenco De Melendez

Signature of Joint Debtor Dinora Flamenco De Melendez

Telephone Number (If not represented by attorney)

June 6, 2009

Date

#### Signature of Attorney\*

### X /s/ Arturo P Gonzalez

Signature of Attorney for Debtor(s)

#### Arturo P Gonzalez 6192140

Printed Name of Attorney for Debtor(s)

#### Law Offices of Arturo P Gonzalez

Firm Name

920 Davis Road Suite 100 Elgin, IL 60123

Address

# Email: art@artgonzalezlaw.com

(847) 841-7100 Fax: (847) 841-7200

Telephone Number

### June 6, 2009

Date

\*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

### Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

### Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

Name of Debtor(s):

Melendez, Jesus S

De Melendez, Dinora Flamenco

- ☐ I request relief in accordance with chapter 15 of title 11. United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.
- ☐ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

### Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.)

	7	

Date

Address

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

# Case 09-20740 Doc 1 Filed 06/06/09 Entered 06/06/09 18:57:44 Desc Main Document Page 4 of 49

B 1D(Official Form 1, Exhibit D) (12/08)

# **United States Bankruptcy Court Northern District of Illinois**

In re	Jesus S Melendez Dinora Flamenco De Melendez		Case No.	
		Debtor(s)	 Chapter	7

# EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
- □ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.*
- □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.] \_\_\_\_

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

# Case 09-20740 Doc 1 Filed 06/06/09 Entered 06/06/09 18:57:44 Desc Main Document Page 5 of 49

B 1D(Official Form 1, Exhibit D) (12/08) - Cont.
☐ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable
statement.] [Must be accompanied by a motion for determination by the court.]
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or
mental deficiency so as to be incapable of realizing and making rational decisions with respect to
financial responsibilities.);
☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being
unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or
through the Internet.);
☐ Active military duty in a military combat zone.
□ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling
requirement of 11 U.S.C. § 109(h) does not apply in this district.
I certify under penalty of perjury that the information provided above is true and correct.
Signature of Debtor: /s/ Jesus S Melendez
Jesus S Melendez
Date: June 6, 2009

# Case 09-20740 Doc 1 Filed 06/06/09 Entered 06/06/09 18:57:44 Desc Main Document Page 6 of 49

B 1D(Official Form 1, Exhibit D) (12/08)

# **United States Bankruptcy Court Northern District of Illinois**

In re	Jesus S Melendez Dinora Flamenco De Melendez		Case No.	
		Debtor(s)	Chapter	7

# EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
- □ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.*
- □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.] \_\_\_\_

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

# Case 09-20740 Doc 1 Filed 06/06/09 Entered 06/06/09 18:57:44 Desc Main Document Page 7 of 49

B 1D(Official Form 1, Exhibit D) (12/08) - Cont.
☐ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable
statement.] [Must be accompanied by a motion for determination by the court.]
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or
mental deficiency so as to be incapable of realizing and making rational decisions with respect to
financial responsibilities.);
☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being
unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or
through the Internet.);
☐ Active military duty in a military combat zone.
☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling
requirement of 11 U.S.C. § 109(h) does not apply in this district.
I certify under penalty of perjury that the information provided above is true and correct.
Signature of Debtor: /s/ Dinora Flamenco De Melendez Dinora Flamenco De Melendez
Date: June 6, 2009

Case 09-20740 Doc 1 Filed 06/06/09 Entered 06/06/09 18:57:44 Desc Main Document Page 8 of 49

B6 Summary (Official Form 6 - Summary) (12/07)

# **United States Bankruptcy Court Northern District of Illinois**

In re	Jesus S Melendez,		Case No		
	Dinora Flamenco De Melendez				
•		Debtors	Chapter	7	
			_		

## **SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED	NO. OF	ASSETS	LIABILITIES	OTHER
NAME OF SCHEDULE	(YES/NO)	SHEETS	ASSETS	LIADILITIES	OTHER
A - Real Property	Yes	1	60,000.00		
B - Personal Property	Yes	3	2,850.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		79,712.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1		0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	8		45,530.00	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	2			2,771.35
J - Current Expenditures of Individual Debtor(s)	Yes	2			2,662.51
Total Number of Sheets of ALL Schedu	ıles	21			
	T	otal Assets	62,850.00		
			Total Liabilities	125,242.00	

Case 09-20740 Doc 1 Filed 06/06/09 Entered 06/06/09 18:57:44 Desc Main Document Page 9 of 49

Form 6 - Statistical Summary (12/07)

# **United States Bankruptcy Court Northern District of Illinois**

In re	Jesus S Melendez,		Case No.		
	Dinora Flamenco De Melendez				
_		Debtors	Chapter	7	

# STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C.§ 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C.  $\S$  159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	0.00
Student Loan Obligations (from Schedule F)	0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	0.00
TOTAL	0.00

#### State the following:

Average Income (from Schedule I, Line 16)	2,771.35
Average Expenses (from Schedule J, Line 18)	2,662.51
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	3,719.84

#### State the following:

Total from Schedule D, "UNSECURED PORTION, IF ANY" column		19,212.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		0.00
4. Total from Schedule F		45,530.00
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		64,742.00

Case 09-20740 Doc 1 Filed 06/06/09 Entered 06/06/09 18:57:44 Desc Main Document Page 10 of 49

B6A (Official Form 6A) (12/07)

In re	Jesus S Melendez,	Case No
	Dinora Flamenco De Melendez	

Debtors

### **SCHEDULE A - REAL PROPERTY**

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim." If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Current Value of Husband, Debtor's Interest in Wife, Nature of Debtor's Amount of Description and Location of Property Property, without Joint, or Secured Claim Interest in Property Deducting any Secured Community Claim or Exemption W 60,000.00 fee simple Condominium unit #8 77,221.00 2408 Algonquin Road Rolling Meadows, IL 60008

Sub-Total > **60,000.00** (Total of this page)

Total > **60,000.00** 

**0** continuation sheets attached to the Schedule of Real Property

(Report also on Summary of Schedules)

Case 09-20740 Doc 1 Filed 06/06/09 Entered 06/06/09 18:57:44 Desc Main Document Page 11 of 49

B6B (Official Form 6B) (12/07)

In re	Jesus S Melendez,	Case No.
	Dinora Flamenco De Melendez	

Debtors

### **SCHEDULE B - PERSONAL PROPERTY**

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

			<u> </u>		· ·
	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1.	Cash on hand	X			
2.	Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and	Ci	hecking account # 09210675924 itibank rlington Hts., IL	Н	50.00
	homestead associations, or credit unions, brokerage houses, or cooperatives.	Ci	hecking account # 0920354777 itibank rlington Hts., Illinois	W	50.00
3.	Security deposits with public utilities, telephone companies, landlords, and others.	X			
4.	Household goods and furnishings, including audio, video, and computer equipment.	М	iscellaneous household furnishings	J	750.00
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6.	Wearing apparel.	W	eqring apparel	J	500.00
7.	Furs and jewelry.	X			
8.	Firearms and sports, photographic, and other hobby equipment.	X			
9.	Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10	. Annuities. Itemize and name each issuer.	X			

Sub-Total > 1,350.00 (Total of this page)

**<sup>2</sup>** continuation sheets attached to the Schedule of Personal Property

Case 09-20740 Doc 1 Filed 06/06/09 Entered 06/06/09 18:57:44 Desc Main Document Page 12 of 49

 $B6B\ (Official\ Form\ 6B)\ (12/07)$  - Cont.

In re	Jesus S Melendez,
	Dinora Flamenco De Melendez

Case No.		
Case INO.		

Debtors

## **SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

11. Interests in an education IRA as defined in 5d U.S.C. § 350(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 350(b)(1). Give particulars. (File separately the record(s) of any such interest(s). IT U.S.C. § 521(c).)  12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.  13. Stock and interests in incorporated and uniacorporated businesses. Itemize.  14. Interests in partnerships or joint ventures. Itemize.  15. Government and corporate bonds and other negotiable and monnegotiable instruments.  16. Accounts receivable.  17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.  18. Other liquidated debts owed to debtor including tax refunds. Give particulars.  19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.  20. Carningent and monomingent interests in estate of a decedent, or of the debtor other than those listed in Schedule A - Real Property.  21. Other contingent and uniquidated claims of every nature, including tax refunds. Counterclaims of the debtor, other injusts to set off claims. Give estimated value of each.	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
other pension or profit sharing plans. Give particulars.  13. Stock and interests in incorporated and unincorporated businesses. Itemize.  14. Interests in partnerships or joint ventures. Itemize.  15. Government and corporate bonds and other negotiable and nonnegotiable instruments.  16. Accounts receivable.  17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.  18. Other liquidated debts owed to debtor including tax refunds. Give particulars.  19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A. Real Property.  20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.  21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to seloft claims. Give estimated value of each.	defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s).	х			
and unincorporated businesses. Itemize.  14. Interests in partnerships or joint ventures. Itemize.  15. Government and corporate bonds and other negotiable and nonnegotiable and nonnegotiable instruments.  16. Accounts receivable.  17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.  18. Other liquidated debts owed to debtor including tax refunds. Give particulars.  19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.  20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.  21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	other pension or profit sharing	X			
ventures. Itémize.  15. Government and corporate bonds and other negotiable and nonnegotiable instruments.  16. Accounts receivable.  17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.  18. Other liquidated debts owed to debtor including tax refunds. Give particulars.  19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.  20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.  21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	and unincorporated businesses.	X			
and other negotiable and nonnegotiable instruments.  16. Accounts receivable.  X  17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.  18. Other liquidated debts owed to debtor including tax refunds. Give particulars.  19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.  20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.  21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.		X			
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.  18. Other liquidated debts owed to debtor including tax refunds. Give particulars.  19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.  20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.  21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	and other negotiable and	X			
property settlements to which the debtor is or may be entitled. Give particulars.  18. Other liquidated debts owed to debtor including tax refunds. Give particulars.  19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.  20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.  21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	16. Accounts receivable.	X			
including tax refunds. Give particulars.  19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.  20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.  21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	property settlements to which the debtor is or may be entitled. Give	X			
estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.  20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.  21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.		X			
interests in estate of a decedent, death benefit plan, life insurance policy, or trust.  21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	estates, and rights or powers exercisable for the benefit of the debtor other than those listed in	X			
claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	interests in estate of a decedent, death benefit plan, life insurance	X			
Sub-Total > 0 00	claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims.	x			
				Sub-Tota	al > <b>0.00</b>

Sheet <u>1</u> of <u>2</u> continuation sheets attached to the Schedule of Personal Property

Case 09-20740 Doc 1 Filed 06/06/09 Entered 06/06/09 18:57:44 Desc Main Document Page 13 of 49

 $B6B\ (Official\ Form\ 6B)\ (12/07)$  - Cont.

In re	Jesus S Melendez,
	Dinora Flamenco De Melendez

Debtors

### **SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

	Type of Property	N O Description and Location of Property E	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
22.	Patents, copyrights, and other intellectual property. Give particulars.	Х		
23.	Licenses, franchises, and other general intangibles. Give particulars.	х		
24.	Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X		
25.	Automobiles, trucks, trailers, and	1996 Nissan Altima - 180,000 miles	J	500.00
	other vehicles and accessories.	1999 Chevrolet Malibu - 157,000 miles	J	500.00
		1990 Honda Accord - 180,000 miles	J	500.00
26.	Boats, motors, and accessories.	x		
27.	Aircraft and accessories.	x		
28.	Office equipment, furnishings, and supplies.	х		
29.	Machinery, fixtures, equipment, and supplies used in business.	х		
30.	Inventory.	х		
31.	Animals.	х		
32.	Crops - growing or harvested. Give particulars.	х		
33.	Farming equipment and implements.	х		
34.	Farm supplies, chemicals, and feed.	х		
35.	Other personal property of any kind not already listed. Itemize.	X		

Sub-Total > (Total of this page)

Total > **2,850.00** 

Sheet **2** of **2** continuation sheets attached to the Schedule of Personal Property

(Report also on Summary of Schedules)

1,500.00

Case 09-20740 Doc 1 Filed 06/06/09 Entered 06/06/09 18:57:44 Desc Main Document Page 14 of 49

B6C (Official Form 6C) (12/07)

In re	Jesus S Melendez,	Case No.	
	Dinora Flamenco De Melendez		

Debtors

## SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:	☐ Check if debtor claims a homestead exemption that exceeds
(Check one box)	\$136,875.
☐ 11 U.S.C. §522(b)(2)	
■ 11 U.S.C. §522(b)(3)	

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Real Property Condominium unit # 8 2408 Algonquin Road Rolling Meadows, IL 60008	735 ILCS 5/12-901	30,000.00	60,000.00
Checking, Savings, or Other Financial Accounts, C Checking account # 09210675924 Citibank Arlington Hts., IL	rertificates of Deposit 735 ILCS 5/12-1001(b)	50.00	50.00
Checking account # 0920354777 Citibank Arlington Hts., Illinois	735 ILCS 5/12-1001(b)	50.00	50.00
Household Goods and Furnishings Miscellaneous household furnishings	735 ILCS 5/12-1001(b)	750.00	750.00
Wearing Apparel weqring apparel	735 ILCS 5/12-1001(a)	500.00	500.00
Automobiles, Trucks, Trailers, and Other Vehicles 1996 Nissan Altima - 180,000 miles	735 ILCS 5/12-1001(c)	500.00	500.00
1999 Chevrolet Malibu - 157,000 miles	735 ILCS 5/12-1001(c)	500.00	500.00
1990 Honda Accord - 180,000 miles	735 ILCS 5/12-1001(b)	500.00	500.00

Total: 32,850.00 62,850.00

Case 09-20740 Doc 1 Filed 06/06/09 Entered 06/06/09 18:57:44 Desc Main Page 15 of 49 Document

B6D (Official Form 6D) (12/07)

In re	Jesus S Melendez,
	Dinora Flamenco De Melendez

Case No.		

Debtors

## SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Unliquidated". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

	_							
CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	Hu H W J C	sband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED,  NATURE OF LIEN, AND  DESCRIPTION AND VALUE  OF PROPERTY  SUBJECT TO LIEN	CONTINGENT		U T E	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No. 1060014B			Opened 5/20/08 Last Active 3/24/09	T	E			
Gtr Chgo Fin 8331 W Roosevelt R Forest Park, IL 60130		н	creditor holds title 1996 Nissan Altima - 180,000 miles		D			
	╄	_	Value \$ 500.00				2,491.00	1,991.00
Account No. 14154313  Litton Loan Servicing Attention: Bankruptcy 4828 Loop Central Drive Houston, TX 77081		J	Opened 12/01/03 Last Active 4/10/09 mortgage  Condominium unit # 8 2408 Algonquin Road Rolling Meadows, IL 60008					
			Value \$ 60,000.00	1			77,221.00	17,221.00
Account No.			Value \$					
Account No.								
			Value \$	Sub	tota	1		
continuation sheets attached			(Total of the	his	pag	e)	79,712.00	19,212.00
Total (Report on Summary of Schedules) 79,712.00 19,212.00								

Case 09-20740 Doc 1 Filed 06/06/09 Entered 06/06/09 18:57:44 Desc Main Page 16 of 49 Document

B6E (Official Form 6E) (12/07)

In re	Jesus S Melendez,	Case No.
	Dinora Flamenco De Melendez	

Debtors

### SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to

priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report the total also on the Statistical Summary of Certain Liabilities and Related Data.
■ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)
☐ Domestic support obligations
Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relat of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
☐ Extensions of credit in an involuntary case
Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of trustee or the order for relief. 11 U.S.C. § 507(a)(3).
☐ Wages, salaries, and commissions
Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sal representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
☐ Contributions to employee benefit plans
Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of busin whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
☐ Certain farmers and fishermen
Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
☐ Deposits by individuals
Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
☐ Taxes and certain other debts owed to governmental units
Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
☐ Commitments to maintain the capital of an insured depository institution
☐ Commitments to maintain the capital of an insured depository institution  Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Feder Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).
Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Feder
Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Feder Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).

<sup>\*</sup> Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

Case 09-20740 Doc 1 Filed 06/06/09 Entered 06/06/09 18:57:44 Desc Main Document Page 17 of 49

B6F (Official Form 6F) (12/07)

In re	Jesus S Melendez,		Case No.
	Dinora Flamenco De Melendez		
		Debtors	

### SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME,	С	Н	usband, Wife, Joint, or Community	C	U	D	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	H W	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFE SO STATE	ONT I NGENT	LIQUID	T E D	AMOUNT OF CLAIM
Account No. 249159			Med1 Elgin Eye Clinic		A T E D		
A/r Concepts 2320 Dean St Saint Charles, IL 60175		н					
Account No. <b>1024628612</b>		ŀ	Opened 4/01/09	+			1,323.00
Afni, Inc. Po Box 3097 Bloomington, IL 61702		J	CollectionAttorney Sprint				
				$\bot$	L		795.00
Account No. 6035233  Ais Services Llc 50 California St Ste 150 San Francisco, CA 94111		J	Opened 10/01/08 FactoringCompanyAccount Hsbc / Prime				500.00
Account No. <b>2041278051583120</b>		-	Opened 2/18/04 Last Active 1/06/06	+	_	-	582.00
American General Finan Attn: Legal Dept 20 N Clark St Chicago, IL 60602		J	HouseholdGoodsSecured				263.00
7 continuation sheets attached		•	(Total o	Sub f this			2,963.00

Case 09-20740 Doc 1 Filed 06/06/09 Entered 06/06/09 18:57:44 Desc Main Document Page 18 of 49

B6F (Official Form 6F) (12/07) - Cont.

In re	Jesus S Melendez,	Case No.
	Dinora Flamenco De Melendez	

### Debtors

	Tc	Ни	sband, Wife, Joint, or Community	С	U	D	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	H W C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.		UNLLQULDA	SPUTED	AMOUNT OF CLAIM
Account No. 2042137054407825  American General Finan 600 N. Royal Avenu Evansville, IN 47731		J	Opened 2/18/04 Last Active 1/06/06 HouseholdGoodsSecured		A T E D		263.00
Account No. 1001819629  Armor Systems Co 1700 Kiefer Dr Suite 1 Zion, IL 60099		J	Opened 11/01/05 CollectionAttorney City Of Rolling Meadows				1,185.00
Account No. 1001955242  Armor Systems Co 1700 Kiefer Dr Suite 1 Zion, IL 60099		J	Opened 5/01/06 CollectionAttorney City Of Rolling Meadows				1,185.00
Account No. 35200076  Arrow Financial Services 5996 W Touhy Ave Niles, IL 60714		J	Opened 5/01/06 CollectionAttorney A.F.S. Assignee Of Hsbc Card S				878.00
Account No. 8215  Bac / Fleet Bankcard Po Box 26012 Greensboro, NC 27420		Н	Opened 6/01/05 Last Active 12/11/07 CreditLineSecured				870.00
Sheet no1 of _7 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims	f		(Total of	Sub this			4,381.00

Case 09-20740 Doc 1 Filed 06/06/09 Entered 06/06/09 18:57:44 Desc Main Document Page 19 of 49

B6F (Official Form 6F) (12/07) - Cont.

In re	Jesus S Melendez,	Case No.
	Dinora Flamenco De Melendez	

### Debtors

CDEDITODIC NAME	С	Hu	sband, Wife, Joint, or Community	С	U	D	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C A M	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONFINGEN	I QUID	I S P U T E D	AMOUNT OF CLAIM
Account No. 4447961129456147			Opened 4/01/08	Т	ΙE		
Collection Attn: Bankrutpcy Department Po Box 10587 Greenville, SC 29603		Н	FactoringCompanyAccount Marin		D		1,185.00
Account No. 6008893993790835	╅		Opened 2/01/08	+	$\perp$	1	
Collection Attn: Bankrutpcy Department Po Box 10587 Greenville, SC 29603		н	FactoringCompanyAccount Ge Capital Jc Penney Consumer				1,108.00
Account No. 4305722149917240	†		Opened 2/01/08	$\top$	t		
Collection Attn: Bankrutpcy Department Po Box 10587 Greenville, SC 29603		J	FactoringCompanyAccount Capital One				954.00
Account No. 1553101	╁		Opened 7/27/07 Last Active 11/04/08	+			
Con Fin Svc 509 Green Bay Road Waukegan, IL 60085		н	HouseholdGoodsAndOtherCollateralAuto				400.00
Account No. 10087486	+		Opened 1/01/09	+		$\vdash$	400.00
Diversified Adjustment 600 Coon Rapids Blvd Nw Coon Rapids, MN 55433		Н	CollectionAttorney Sprint				1,123.00
Chart no. 2 of 7 shoots attached to Colo-July a		<u></u>		Cul-	tot-		1,120.00
Sheet no. <u>2</u> of <u>7</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims	L		(Total of	Sub this			4,770.00

Case 09-20740 Doc 1 Filed 06/06/09 Entered 06/06/09 18:57:44 Desc Main Page 20 of 49 Document

B6F (Official Form 6F) (12/07) - Cont.

In re	Jesus S Melendez,	Case No
	Dinora Flamenco De Melendez	

### Debtors

	10	Lite:	Johand Wife Joint or Community	1.	10	D	I
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	J H M	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGEN	UNLIQUIDA	DISPUTED	AMOUNT OF CLAIM
Account No. 904787142			Opened 12/26/02 Last Active 12/18/08	┑	T E		
Illiana Fin 1600 Huntington Br Calumet City, IL 60409		J	Automobile		D		6,000.00
Account No.	+		Raymond W Stauber, Jr.	+		+	3,00000
Representing: Illiana Fin			Attorney at Law 330 Naperville Rd, Ste 304 Wheaton, IL 60187				
Account No. TL-IL-0238-080415-1438-02  Illinois Title Loans, Inc. 822 W Northwest Highway Arlington Heights, IL 60004		J	2008-2009 repossessed vehicle				2,500.00
Account No. 6371	+		Opened 5/01/02 Last Active 9/01/02	+		+	,
Inland 2225 South Wolf Ro Maywood, IL 60153	x	J	Automobile Ioan				6,000.00
Account No. 12816714	-		Opened 12/01/08 CollectionAttorney Northwest Radiology				, 1
Kca Financial Svcs 628 North Street Geneva, IL 60134		J	Assoc				180.00
Charles 9 of 7 of 11 (11 (11 ))		<u> </u>			4		
Sheet no. <u>3</u> of <u>7</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of	Sub this			14,680.00

Case 09-20740 Doc 1 Filed 06/06/09 Entered 06/06/09 18:57:44 Desc Main Page 21 of 49 Document

B6F (Official Form 6F) (12/07) - Cont.

In re	Jesus S Melendez,	Case No.
	Dinora Flamenco De Melendez	

### Debtors

CDEDITORIG MANGE	С	Hu	sband, Wife, Joint, or Community	С	U	Б	σТ	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C H M	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	COXH L Z G H Z H	UNLIQUIDAT	۱۲	S J T	AMOUNT OF CLAIM
Account No. <b>74191</b>			Opened 9/01/07	] ⊤ ∣	E			
Keynote Consulting 220 W Campus Dr Ste 102 Arlington Heights, IL 60004		н	CollectionAttorney Aristo Dental		D			776.00
Account No. 4447962128334442			Opened 3/01/08	$\Box$		T	T	
Lvnv Funding Llc Po Box 740281 Houston, TX 77274		J	FactoringCompanyAccount Marin					896.00
A	┫-	-	One and 2/04/00	<del>                                     </del>	L	╀	+	
Account No. 6008893995901141  Lvnv Funding Llc Po Box 740281 Houston, TX 77274	_	J	Opened 2/01/08 FactoringCompanyAccount Ge Capital Jc Penney Consumer					765.00
Account No. <b>8527927209</b>	╁	H	Opened 6/01/08	一	$\vdash$	$\dagger$	+	
Midland Credit Mgmt 8875 Aero Dr Ste 200 San Diego, CA 92123		Н	FactoringCompanyAccount Tribute Mastercard					817.00
Account No. <b>8527187684</b>	╁	+	Opened 3/01/08	$\vdash$	$\vdash$	$\dagger$	+	
Midland Credit Mgmt 8875 Aero Dr Ste 200 San Diego, CA 92123		н	FactoringCompanyAccount Aspire Visa					545.00
Sheet no4 of _7 sheets attached to Schedule of				Subt			T	3,799.00
Creditors Holding Unsecured Nonpriority Claims			(Total of t	his į	pag	ge)	) [	2,. 23.00

Case 09-20740 Doc 1 Filed 06/06/09 Entered 06/06/09 18:57:44 Desc Main Page 22 of 49 Document

B6F (Official Form 6F) (12/07) - Cont.

In re	Jesus S Melendez,	Case No.
	Dinora Flamenco De Melendez	

### Debtors

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Hu H V J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDAT	D I S P U T E D	AMOUNT OF CLAIM
Account No. 20563305			Opened 5/01/08	<sup>N</sup>	T E D		
NCO Financial Systems 507 Prudential Rd Horsham, PA 19044		н	FactoringCompanyAccount Nco/Asgne Of At T		D		1,296.00
Account No. 15816210  NCO Financial Systems 507 Prudential Rd Horsham, PA 19044		н	Opened 4/01/07 FactoringCompanyAccount Nco/Asgne Of Sbc				
					L	L	437.00
Account No. unknown  Northwest Community Hospital 800 West Central Road Arlington Heights, IL 60005		J	2005-2009 medicals services				4,000.00
Account No.  Representing: Northwest Community Hospital			Northwest Community Hospital P O Box 95865 Chicago, IL 60694-5865				
Account No.  Representing: Northwest Community Hospital			Northwest Community Hospital c/o Revenue Production Mgt., Inc. P OP Box 673775 Detroit, MI 48267-3775				
Sheet no5 _ of _7 _ sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of t	Subt			5,733.00

Case 09-20740 Doc 1 Filed 06/06/09 Entered 06/06/09 18:57:44 Desc Main Page 23 of 49 Document

B6F (Official Form 6F) (12/07) - Cont.

In re	Jesus S Melendez,	Case No.
	Dinora Flamenco De Melendez	

### Debtors

	Τ.	T	I I Wer I i i O	Τ_	1	T 5	1
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	Hu H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGEN	ONL QU LDA	DISPUTED	AMOUNT OF CLAIM
Account No. 5074789  OverInd Bond 4701 W Fullerton Chicago, IL 60639		J	Opened 7/16/05 Last Active 7/24/08 Automobile - repossessed	T	A T E D		5,500.00
Account No.  Representing: OverInd Bond			The Albert Law Firm 205 W Randolph Suite 920 Chicago, IL 60606				,
Account No. PAL7ATTW032110692  Palisad Coll Attention: Banktruptcy Department Po Box 100018 Kennesaw, GA 30156		н	Opened 11/01/04 FactoringCompanyAccount At T Wireless				338,00
Account No. 2457859  Pellettieri 991 Oak Creek Dr Lombard, IL 60148		J	Med1 Alexian Brothers Medical Cente				463.00
Account No. 5488975004921956  Portfolio Rc Attn: Bankruptcy 120 Corporate Blvd Suite 100 Norfolk, VA 23502		н	Opened 9/01/07 FactoringCompanyAccount Collect America				807.00
Sheet no. <u>6</u> of <u>7</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims	<u>.</u>		(Total of	Sub this			7,108.00

Case 09-20740 Doc 1 Filed 06/06/09 Entered 06/06/09 18:57:44 Desc Main Page 24 of 49 Document

 $B6F\ (Official\ Form\ 6F)\ (12/07)$  - Cont.

In re	Jesus S Melendez,	Case No.
	Dinora Flamenco De Melendez	

### Debtors

-							
CREDITOR'S NAME,	C	Hu	sband, Wife, Joint, or Community		U	D	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	C A M	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	COXHLXGEXH	UNLIQUIDATED	SPUTED	AMOUNT OF CLAIM
Account No. 5120255015893740	T		Opened 1/01/09	7 ï	Ť		
Portfolio Rc Attn: Bankruptcy 120 Corporate Blvd Suite 100 Norfolk, VA 23502		н	FactoringCompanyAccount Hsbc Card Services lii Inc.		D		603.00
Account No. unknown	╁	H	2005-2008	+		H	
T-Mobile P O Box 742596 Cincinnati, OH 45274		J	cell phone				
							700.00
Account No. <b>27164</b>	╁	$\vdash$	Opened 2/01/03 Last Active 8/02/07	+	$\vdash$	H	
Target Po Box 9475 Minneapolis, MN 55440		J	ChargeAccount				
							793.00
Account No.							
Account No.							
Sheet no7 of _7 sheets attached to Schedule of				Sub	tota	1	
Creditors Holding Unsecured Nonpriority Claims			(Total of				2,096.00
				7	ota	ıl	
			(Report on Summary of S	chec	lule	es)	45,530.00

Case 09-20740 Doc 1 Filed 06/06/09 Entered 06/06/09 18:57:44 Desc Main Document Page 25 of 49

B6G (Official Form 6G) (12/07)

In re	Jesus S Melendez,	Case No.
	Dinora Flamenco De Melendez	

Debtors

## SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

■ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract

Description of Contract or Lease and Nature of Debtor's Interest. State whether lease is for nonresidential real property. State contract number of any government contract. Case 09-20740 Doc 1 Filed 06/06/09 Entered 06/06/09 18:57:44 Desc Main Document Page 26 of 49

B6H (Official Form 6H) (12/07)

т	lanca O Malandan	
In re	Jesus S Melendez,	Case No.
	Dinora Flamenco De Melendez	

Debtors

### **SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR NAME AND ADDRESS OF CREDITOR

Geovanny A. Vazquez 1164 N Boxwood Mount Prospect, IL 60056 Inland 2225 South Wolf Ro Maywood, IL 60153

# Case 09-20740 Doc 1 Filed 06/06/09 Entered 06/06/09 18:57:44 Desc Main Document Page 27 of 49

**B6I (Official Form 6I) (12/07)** 

	Jesus S Melendez			
In re	Dinora Flamenco De Melendez		Case No.	
		Debtor(s)	_	

## SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

3		•	, ,				
Debtor's Marital Status:		DEPENDENTS (	OF DEBTOR	AND SPC	USE		
		RELATIONSHIP(S):		AGE(S):			
Married		None.					
Employment:*		DEBTOR			SPOUSE		
Occupation		sembly			arrangements		
Name of Employer	Aeı	otek Commercial Staffing	Sylvia'	s Flower	s, Inc.		
How long employed		ears	8 years				
Address of Employer		11 Parkway Drive nover, MD 21076			on Hts Rd hts, IL 60004		
*See Attachment for Addition			79				
		ected monthly income at time case filed)			DEBTOR		SPOUSE
		nmissions (Prorate if not paid monthly)		\$	1,552.78	\$	1,684.93
2. Estimate monthly overtime		Troine in not pare monanty)		\$	0.00	\$	0.00
3. SUBTOTAL				\$	1,552.78	\$	1,684.93
4. LESS PAYROLL DEDUC							
a. Payroll taxes and soc	ial security	,		\$	207.08	\$	179.95
b. Insurance				\$	0.00	\$	179.33
c. Union dues				\$	0.00	\$	0.00
d. Other (Specify):				\$	0.00	\$	0.00
				\$	0.00	\$	0.00
5. SUBTOTAL OF PAYROL	LL DEDUC	CTIONS		\$	207.08	\$	359.28
6. TOTAL NET MONTHLY	TAKE HO	OME PAY		\$	1,345.70	\$	1,325.65
7. Regular income from opera	ation of bu	siness or profession or farm (Attach detailed state	ement)	\$	0.00	\$	0.00
8. Income from real property				\$	0.00	\$	0.00
9. Interest and dividends				\$	0.00	\$	0.00
10. Alimony, maintenance or dependents listed above		syments payable to the debtor for the debtor's use	or that of	\$	0.00	\$	0.00
11. Social security or government (Specify):		ance		\$	0.00	\$	0.00
				\$	0.00	\$	0.00
12. Pension or retirement inco	ome			\$	0.00	\$	0.00
13. Other monthly income							
(Specify): Occasio	nal temp	work		\$	0.00	\$	100.00
				\$	0.00	\$	0.00
14. SUBTOTAL OF LINES	7 THROU	GH 13		\$	0.00	\$	100.00
15. AVERAGE MONTHLY	INCOME	(Add amounts shown on lines 6 and 14)		\$	1,345.70	\$	1,425.65
16. COMBINED AVERAGE	E MONTHI	LY INCOME: (Combine column totals from line	15)		\$	2,771.	35

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

Case 09-20740 Doc 1 Filed 06/06/09 Entered 06/06/09 18:57:44 Desc Main Document Page 28 of 49

**B6I (Official Form 6I) (12/07)** 

	Jesus S Melendez			
In re	Dinora Flamenco De Melendez		Case No.	
		Debtor(s)		

# <u>SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)</u> Attachment for Additional Employment Information

Debtor		
Occupation	general labor	
Name of Employer	All-Staff Temps, Inc.	
How long employed	2 years	
Address of Employer	2902 Lincoln Higway	
	Saint Charles II 60175	occasional temp work

Case 09-20740 Doc 1 Filed 06/06/09 Entered 06/06/09 18:57:44 Desc Main Document Page 29 of 49

B6J (Official Form 6J) (12/07)

_	Jesus S Melendez			
In re	Dinora Flamenco De Melendez		Case No.	
		Debtor(s)		

# ${\bf SCHEDULE\; J\; -\; CURRENT\; EXPENDITURES\; OF\; INDIVIDUAL\; DEBTOR(S)}$

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22C.

expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22		e montnly
☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Comple expenditures labeled "Spouse."	ete a separat	e schedule of
1. Rent or home mortgage payment (include lot rented for mobile home)	\$	695.09
a. Are real estate taxes included? Yes X No		
b. Is property insurance included? Yes No _X		
2. Utilities: a. Electricity and heating fuel	\$	100.00
b. Water and sewer	\$	0.00
c. Telephone	\$	0.00
d. Other See Detailed Expense Attachment	\$	205.00
3. Home maintenance (repairs and upkeep)	\$	50.00
4. Food	\$	400.00
5. Clothing	\$	50.00
6. Laundry and dry cleaning	\$	0.00
7. Medical and dental expenses	\$	0.00
8. Transportation (not including car payments)	\$	475.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	150.00
10. Charitable contributions	\$	0.00
11. Insurance (not deducted from wages or included in home mortgage payments)		00.00
a. Homeowner's or renter's	\$	20.00
b. Life	\$	0.00
c. Health	\$	0.00
d. Auto	\$	70.00
e. Other	\$	0.00
12. Taxes (not deducted from wages or included in home mortgage payments)	Ф	0.00
(Specify)	\$	0.00
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the		
plan)	Φ	0.00
a. Auto	\$	0.00
b. Other	\$	0.00
c. Other	\$	0.00
14. Alimony, maintenance, and support paid to others	\$	0.00
15. Payments for support of additional dependents not living at your home	\$	0.00
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	0.00 447.42
17. Other See Detailed Expense Attachment	\$	447.42
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and,	\$	2,662.51
if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)		
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year		
following the filing of this document:		
20. STATEMENT OF MONTHLY NET INCOME		
a. Average monthly income from Line 15 of Schedule I	\$	2,771.35
b. Average monthly expenses from Line 18 above	\$	2,662.51
c. Monthly net income (a. minus b.)	\$	108.84

Case 09-20740 Doc 1 Filed 06/06/09 Entered 06/06/09 18:57:44 Desc Main Document Page 30 of 49

**B6J** (Official Form 6J) (12/07)

Jesus S Melendez

In re Dinora Flamenco De Melendez Case No.

Debtor(s)

# SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

# **Detailed Expense Attachment**

## **Other Utility Expenditures:**

Combined telephone, cable and internet	\$ _	100.00
Cellular phones	\$	105.00
Total Other Utility Expenditures	\$	205.00

### **Other Expenditures:**

Condominium association dues (includes water and gas)	\$	247.42
Work lunches	<u> </u>	150.00
Car repairs	\$	50.00
Total Other Expenditures	\$	447.42

Case 09-20740 Doc 1 Filed 06/06/09 Entered 06/06/09 18:57:44 Desc Main Document Page 31 of 49

B6 Declaration (Official Form 6 - Declaration). (12/07)

# **United States Bankruptcy Court Northern District of Illinois**

In re	Jesus S Melendez Dinora Flamenco De Melendez		Case No.	
		Debtor(s)	Chapter	7

## DECLARATION CONCERNING DEBTOR'S SCHEDULES

### DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

	1 1 1		ad the foregoing summary and schedules, consisting of est of my knowledge, information, and belief.
Date	June 6, 2009	Signature	/s/ Jesus S Melendez  Jesus S Melendez  Debtor
Date	June 6, 2009	Signature	/s/ Dinora Flamenco De Melendez Dinora Flamenco De Melendez Joint Debtor

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

Case 09-20740 Doc 1 Filed 06/06/09 Entered 06/06/09 18:57:44 Desc Main Document Page 32 of 49

B7 (Official Form 7) (12/07)

## United States Bankruptcy Court Northern District of Illinois

	Jesus S Melendez				
In re	Dinora Flamenco De Melendez		Case No.		
		Debtor(s)	Chapter	7	

#### STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

#### **DEFINITIONS**

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

### 1. Income from employment or operation of business

None

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT <b>\$7,464.64</b>	SOURCE  2009 YTD: Husband Aerotek Commercial Staffing
\$2,412.00	2008: Husband Aerotek Commercial Staffing
\$19,392.00	2007: Husband Aerotek Commercial Staffing
\$8,353.14	2009 YTD: Husband Sylvia's Flowers, Inc.
\$22,152.34	2008: Husband Sylvia's Flowers, Inc.
\$22,500.00	2007: Husband Sylvia's Flowers, Inc.
\$300.00	2009 YTD: Wife All-Staff Temps, Inc.
\$3,036.88	2008: Wife All-Staff Temps, Inc.

2

AMOUNT SOURCE

\$4,034.00 2007: Wife All-Staff Temps, Inc.

### 2. Income other than from employment or operation of business

None

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

\$420.00 2009 YTD: Husband Unemployment \$705.00 2008: Husband Unemployment \$5,115.00 2007: Husband Unemployment \$3,662.00 2007: Husband - 401K Distribution

#### 3. Payments to creditors

None

### Complete a. or b., as appropriate, and c.

a. *Individual or joint debtor(s) with primarily consumer debts.* List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS DATES OF AMOUNT STILL OF CREDITOR PAYMENTS AMOUNT PAID OWING

None

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within **90 days** immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,475. If the debtor is an individual, indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT
DATES OF PAID OR
PAYMENTS/ VALUE OF AMOUNT STILL
TRANSFERS TRANSFERS OWING

NAME AND ADDRESS OF CREDITOR

None c. *All debtors*: List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND

AMOUNT STILL OWING

RELATIONSHIP TO DEBTOR DATE OF PAYMENT AMOUNT PAID

4. Suits and administrative proceedings, executions, garnishments and attachments

None

a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT
AND CASE NUMBER NATURE CIlliana Financial Credit Union v. Dinora Flamenco De
Melendez, 2007 SR 293

NATURE OF PROCEEDING collection

COURT OR AGENCY AND LOCATION 18th Judicial Circuit, DuPage County, Wheaton, Illinois STATUS OR DISPOSITION pending

3

CAPTION OF SUIT AND CASE NUMBER Overland Bond & Investment collection

NATURE OF PROCEEDING

COURT OR AGENCY STATUS OR AND LOCATION DISPOSITION

Corp. v, Jesus and Dinora Melendez, 09 M1 101459

Circuit Court of Cook County, pending Chicago, Illinois

None b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately

preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED

DESCRIPTION AND VALUE OF DATE OF SEIZURE

**PROPERTY** 

#### 5. Repossessions, foreclosures and returns

None

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER

DATE OF REPOSSESSION, FORECLOSURE SALE. DESCRIPTION AND VALUE OF TRANSFER OR RETURN **PROPERTY** 

#### 6. Assignments and receiverships

None

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DATE OF

NAME AND ADDRESS OF ASSIGNEE

ASSIGNMENT

TERMS OF ASSIGNMENT OR SETTLEMENT

None

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND LOCATION

NAME AND ADDRESS OF CUSTODIAN

OF COURT CASE TITLE & NUMBER DATE OF ORDER

DESCRIPTION AND VALUE OF

**PROPERTY** 

7. Gifts

None

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION RELATIONSHIP TO DEBTOR, IF ANY

DATE OF GIFT

DESCRIPTION AND VALUE OF GIFT

8. Losses

None

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY

DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS

DATE OF LOSS

## Case 09-20740 Doc 1 Filed 06/06/09 Entered 06/06/09 18:57:44 Desc Main Document Page 35 of 49

#### 9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR AMOUNT OF MONEY
OR DESCRIPTION AND VALUE
OF PROPERTY

#### 10. Other transfers

None

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR

DATE

DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED

None b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER DEVICE

DATE(S) OF TRANSFER(S)

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST IN PROPERTY

### 11. Closed financial accounts

None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION

TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE

AMOUNT AND DATE OF SALE OR CLOSING

### 12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY

DESCRIPTION OF CONTENTS

DATE OF TRANSFER OR SURRENDER, IF ANY

#### 13. Setoffs

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE OF SETOFF

AMOUNT OF SETOFF

### 14. Property held for another person

None List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER

DESCRIPTION AND VALUE OF PROPERTY

LOCATION OF PROPERTY

5

#### 15. Prior address of debtor

None

If the debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS NAME USED DATES OF OCCUPANCY

#### 16. Spouses and Former Spouses

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

#### NAME

#### 17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME AND ADDRESS

NAME AND ADDRESS OF GOVERNMENTAL UNIT

DATE OF

ENVIRONMENTAL

OVERNMENTAL UNIT NOTICE LAW

None b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous

Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

NAME AND ADDRESS OF

DATE OF

**ENVIRONMENTAL** 

SITE NAME AND ADDRESS

GOVERNMENTAL UNIT

NOTICE

LAW

None c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the

docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT

DOCKET NUMBER

STATUS OR DISPOSITION

#### 18. Nature, location and name of business

None

a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six **years** immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

> LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO.

(ITIN)/ COMPLETE EIN ADDRESS

**BEGINNING AND** NATURE OF BUSINESS

**ENDING DATES** 

6

None

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME

NAME **ADDRESS** 

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within six years immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement only if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

#### 19. Books, records and financial statements

None

a. List all bookkeepers and accountants who within two years immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

#### NAME AND ADDRESS

DATES SERVICES RENDERED

None b. List all firms or individuals who within the two years immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME

**ADDRESS** 

DATES SERVICES RENDERED

None

c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

NAME

**ADDRESS** 

None

d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within **two years** immediately preceding the commencement of this case.

NAME AND ADDRESS

DATE ISSUED

Case 09-20740 Doc 1 Filed 06/06/09 Entered 06/06/09 18:57:44 Desc Main Document Page 38 of 49

20. Inventories

None

a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

DATE OF INVENTORY

INVENTORY SUPERVISOR

DOLLAR AMOUNT OF INVENTORY

7

(Specify cost, market or other basis)

None b. List the name and address of the person having possession of the records of each of the two inventories reported in a., above.

NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY

DATE OF INVENTORY RECOR

21. Current Partners, Officers, Directors and Shareholders

None a If the debtor is a partnership list the nature and paraentage of partnership

a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS NATURE OF INTEREST PERCENTAGE OF INTEREST

None b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns,

controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NATURE AND PERCENTAGE
NAME AND ADDRESS TITLE OF STOCK OWNERSHIP

22. Former partners, officers, directors and shareholders

None a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the

commencement of this case.

NAME ADDRESS DATE OF WITHDRAWAL

None b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within **one year** 

immediately preceding the commencement of this case.

NAME AND ADDRESS TITLE DATE OF TERMINATION

23. Withdrawals from a partnership or distributions by a corporation

None If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation

in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

NAME & ADDRESS

OF RECIPIENT,

DATE AND PURPOSE

OR DESCRIPTION AND
RELATIONSHIP TO DEBTOR

OF WITHDRAWAL

VALUE OF PROPERTY

24. Tax Consolidation Group.

None If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated

group for tax purposes of which the debtor has been a member at any time within **six years** immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION

TAXPAYER IDENTIFICATION NUMBER (EIN)

25. Pension Funds.

None If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within **six years** immediately preceding the commencement of the case.

NAME OF PENSION FUND TAXPAYER IDENTIFICATION NUMBER (EIN)

### DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date	June 6, 2009	Signature	/s/ Jesus S Melendez	
			Jesus S Melendez	
			Debtor	
Date	June 6, 2009	Signature	/s/ Dinora Flamenco De Melendez	
			Dinora Flamenco De Melendez	
			Joint Debtor	

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

Case 09-20740 Doc 1 Filed 06/06/09 Entered 06/06/09 18:57:44 Desc Main Document Page 40 of 49

B8 (Form 8) (12/08)

# **United States Bankruptcy Court Northern District of Illinois**

		1 (of the first			
	Jesus S Melendez			G V	
In re	Dinora Flamenco De Melendez		Debtor(s)	Case No. Chapter	7
			20001(0)	Chapter	
	CHAPTER 7 IN	DIVIDUAL DEBTO	OR'S STATEM	MENT OF INTEN	TION
D A D/I					
PAKI	Γ <b>A</b> - Debts secured by property of property of the estate. Attach a			ompleted for <b>EAC</b>	H debt which is secured by
Prope	rty No. 1				
	tor's Name: hgo Fin			perty Securing Deb Altima - 180,000 mil	
Prope	rty will be (check one):				
	Surrendered	☐ Retained			
	ining the property, I intend to (check I Redeem the property I Reaffirm the debt I Other. Explain		oid lien using 11	U.S.C. § 522(f)).	
Prope	rty is (check one):				
	Claimed as Exempt		☐ Not claimed	as exempt	
			7		
Prope	rty No. 2				
	tor's Name: Loan Servicing		Describe Prop Condominium 2408 Algonqu Rolling Meado	in Road	t:
Prope	rty will be (check one):		1		
	3 Surrendered	■ Retained			
	ining the property, I intend to (check Redeem the property Reaffirm the debt Other. Explain		oid lien using 11	U.S.C. § 522(f)).	
	-	(for example, av	ord from using 11	C.S.C. § 322(1)).	
_	rty is (check one):  Claimed as Exempt		☐ Not claimed	as exempt	
	<b>B</b> - Personal property subject to une additional pages if necessary.)	xpired leases. (All three	e columns of Part	t B must be complet	ed for each unexpired lease.
Prope	rty No. 1	7			

**Describe Leased Property:** 

Lessor's Name:

-NONE-

Lease will be Assumed pursuant to 11

□ NO

U.S.C. § 365(p)(2):

□ YES

## Case 09-20740 Doc 1 Filed 06/06/09 Entered 06/06/09 18:57:44 Desc Main Document Page 41 of 49

B8 (Form 8) (12/08) Page 2

I declare under penalty of perjury that the above indicates my intention as to any property of my estate securing a debt and/or personal property subject to an unexpired lease.

Date	June 6, 2009	Signature	/s/ Jesus S Melendez	
			Jesus S Melendez	
			Debtor	
Date	June 6, 2009	Signature	/s/ Dinora Flamenco De Melendez	
		-	Dinora Flamenco De Melendez	
			Ioint Debtor	

Case 09-20740 Doc 1 Filed 06/06/09 Entered 06/06/09 18:57:44 Desc Main Document Page 42 of 49
United States Bankruptcy Court
Northern District of Illinois

In re	Jesus S Melendez Dinora Flamenco De Melendez		Case No.			
III IC		Debtor(s)	Chapter	7		
	DISCLOSUDE OF COMPEN	ISATION OF ATTOI	ONEV EOD DE	PRTOP(S)		
c	DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR(S)  ursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I am the attorney for the above-named debtor and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:					
	For legal services, I have agreed to accept		\$	1,250.00		
	Prior to the filing of this statement I have received		\$	350.00		
	Balance Due		\$	900.00		
2. \$	<b>299.00</b> of the filing fee has been paid.					
3. T	The source of the compensation paid to me was:					
	■ Debtor □ Other (specify):					
4. T	The source of compensation to be paid to me is:					
	■ Debtor □ Other (specify):					
5. <b>I</b>	■ I have not agreed to share the above-disclosed compe	nsation with any other person	unless they are mem	pers and associates of my law firm.		
[	☐ I have agreed to share the above-disclosed compensat copy of the agreement, together with a list of the nam					
5. I	return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:					
b c	Analysis of the debtor's financial situation, and render Preparation and filing of any petition, schedules, state Representation of the debtor at the meeting of creditor [Other provisions as needed]  Negotiations with secured creditors to re reaffirmation agreements and application 522(f)(2)(A) for avoidance of liens on hou	ment of affairs and plan which is and confirmation hearing, and educe to market value; exc is as needed; preparation	n may be required; and any adjourned hea emption planning	rings thereof;		
7. E	By agreement with the debtor(s), the above-disclosed fee Representation of the debtors in any disc any other adversary proceeding.			es, relief from stay actions or		
		CERTIFICATION				
	certify that the foregoing is a complete statement of any ankruptcy proceeding.	agreement or arrangement for	payment to me for re	presentation of the debtor(s) in		
Dated	: June 6, 2009	/s/ Arturo P Gonz	alez			
		Arturo P Gonzale Law Offices of A				
		920 Davis Road	taro i Conzaiez			
		Suite 100 Elgin, IL 60123				
		(847) 841-7100 F	ax: (847) 841-720	)		
		art@artgonzalezl	aw.com			

## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

## NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

#### 1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days before the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

#### 2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

#### Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total Fee \$299)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

### <u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments

B 201 (12/08) Page 2

over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

- 2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.
- 3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

#### **Chapter 11:** Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

#### Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

### 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

**WARNING:** Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

#### **Certificate of Attorney**

X /s/ Arturo P Gonzalez

Signature of Attorney

I hereby certify that I delivered to the debtor this notice required by § 342(b) of the Bankruptcy Code.

Address: 920 Davis Road Suite 100 Elgin, IL 60123 (847) 841-7100 art@artgonzalezlaw.com		
	ertificate of Debtor	
I (We), the debtor(s), affirm that I (we) have rece	eived and read this notice.	
Jesus S Melendez Dinora Flamenco De Melendez	X /s/ Jesus S Melendez	June 6, 2009
Printed Name(s) of Debtor(s)	Signature of Debtor	Date
Case No. (if known)	X /s/ Dinora Flamenco De Melendez Signature of Joint Debtor (if any)	<b>June 6, 2009</b> Date

Arturo P Gonzalez 6192140

Printed Name of Attorney

June 6, 2009

Date

Case 09-20740 Doc 1 Filed 06/06/09 Entered 06/06/09 18:57:44 Desc Main Document Page 45 of 49

### **United States Bankruptcy Court** Northern District of Illinois

In re	Jesus S Melendez Dinora Flamenco De Melendez		Case No.	
III IC		Debtor(s)	Chapter	7
	VEI	RIFICATION OF CREDITOR M	ATRIX	
		Number of	Creditors:	40
	The above-named Debtor(s) (our) knowledge.	hereby verifies that the list of credite	ors is true and	correct to the best of my
Date:	June 6, 2009	/s/ Jesus S Melendez		
		Jesus S Melendez Signature of Debtor		
Date:	June 6, 2009	/s/ Dinora Flamenco De Melende: Dinora Flamenco De Melende: Signature of Debtor		

A/r Concepts 2320 Dean St Saint Charles, IL 60175

Afni, Inc. Po Box 3097 Bloomington, IL 61702

Ais Services Llc 50 California St Ste 150 San Francisco, CA 94111

American General Finan Attn: Legal Dept 20 N Clark St Chicago, IL 60602

American General Finan 600 N. Royal Avenu Evansville, IN 47731

Armor Systems Co 1700 Kiefer Dr Suite 1 Zion, IL 60099

Armor Systems Co 1700 Kiefer Dr Suite 1 Zion, IL 60099

Arrow Financial Services 5996 W Touhy Ave Niles, IL 60714

Bac / Fleet Bankcard Po Box 26012 Greensboro, NC 27420

Collection Attn: Bankrutpcy Department Po Box 10587 Greenville, SC 29603 Collection
Attn: Bankrutpcy Department
Po Box 10587
Greenville, SC 29603

Collection Attn: Bankrutpcy Department Po Box 10587 Greenville, SC 29603

Con Fin Svc 509 Green Bay Road Waukegan, IL 60085

Diversified Adjustment 600 Coon Rapids Blvd Nw Coon Rapids, MN 55433

Geovanny A. Vazquez 1164 N Boxwood Mount Prospect, IL 60056

Gtr Chgo Fin 8331 W Roosevelt R Forest Park, IL 60130

Illiana Fin 1600 Huntington Br Calumet City, IL 60409

Illinois Title Loans, Inc. 822 W Northwest Highway Arlington Heights, IL 60004

Inland 2225 South Wolf Ro Maywood, IL 60153

Kca Financial Svcs 628 North Street Geneva, IL 60134

Keynote Consulting 220 W Campus Dr Ste 102 Arlington Heights, IL 60004 Litton Loan Servicing Attention: Bankruptcy 4828 Loop Central Drive Houston, TX 77081

Lvnv Funding Llc Po Box 740281 Houston, TX 77274

Lvnv Funding Llc Po Box 740281 Houston, TX 77274

Midland Credit Mgmt 8875 Aero Dr Ste 200 San Diego, CA 92123

Midland Credit Mgmt 8875 Aero Dr Ste 200 San Diego, CA 92123

NCO Financial Systems 507 Prudential Rd Horsham, PA 19044

NCO Financial Systems 507 Prudential Rd Horsham, PA 19044

Northwest Community Hospital 800 West Central Road Arlington Heights, IL 60005

Northwest Community Hospital P O Box 95865 Chicago, IL 60694-5865

Northwest Community Hospital c/o Revenue Production Mgt., Inc. P OP Box 673775 Detroit, MI 48267-3775

Overlnd Bond 4701 W Fullerton Chicago, IL 60639 Palisad Coll Attention: Banktruptcy Department Po Box 100018 Kennesaw, GA 30156

Pellettieri 991 Oak Creek Dr Lombard, IL 60148

Portfolio Rc Attn: Bankruptcy 120 Corporate Blvd Suite 100 Norfolk, VA 23502

Portfolio Rc Attn: Bankruptcy 120 Corporate Blvd Suite 100 Norfolk, VA 23502

Raymond W Stauber, Jr. Attorney at Law 330 Naperville Rd, Ste 304 Wheaton, IL 60187

T-Mobile P O Box 742596 Cincinnati, OH 45274

Target
Po Box 9475
Minneapolis, MN 55440

The Albert Law Firm 205 W Randolph Suite 920 Chicago, IL 60606